

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Todd Fisher  
 Debtor

Case No. 19-14573-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Keith  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Aug 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2019.

db +Todd Fisher, 728 N. Reservoir Street, Lancaster, PA 17602-2143  
 tr +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
 Reading, PA 19606-2265  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 ust +United States Trustee, Office of the U.S. Trustee, 200 Chestnut Street, Suite 502,  
 Philadelphia, PA 19106-2908  
 14360363 +Berkheimer and Associates, 50 N 7th Street, Bangor, PA 18013-1798  
 14360373 +Lancaster County Treasurer, Lancaster Cnty & Municip Real Estate Tax,  
 150 North Queen Street, PO Box 1447, Lancaster, PA 17608-1447  
 14360376 +Midland Funding, 350 Camino De La Reina S, San Diego, CA 92108-3007  
 14360381 +Unifund, 10625 Techwoods Circle, Cincinnati, OH 45242-2846  
 14360382 +Vanguard, P.O. Box 960, Valley Forge, PA 19482-0960

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: addonato@scaringilaw.com Aug 15 2019 02:50:54 Anthony K. diDonato,  
 Scaringi Law, 1366 Harrisburg Pike, Lancaster, PA 17601  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 15 2019 02:51:11  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 15 2019 02:51:26 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14371820 +EDI: AIS.COM Aug 15 2019 06:53:00 Capital One N.A., 4515 N Santa Fe Ave,  
 Oklahoma City, OK 73118-7901  
 14360364 +EDI: CAPITALONE.COM Aug 15 2019 06:53:00 Capital One, N.a., Po Box 30281,  
 Salt Lake City, UT 84130-0281  
 14360365 +E-mail/Text: bankruptcycollections@citadelbanking.com Aug 15 2019 02:51:38  
 Citadel Federal Cred U, 520 Eagle View Blvd, Exton, PA 19341-1119  
 14360366 +E-mail/Text: bankruptcycollections@citadelbanking.com Aug 15 2019 02:51:39  
 Citadel Federal Credit Union, 520 Eagle View Blvd, Exton, PA 19341-1119  
 14360368 +EDI: CITICORP.COM Aug 15 2019 06:53:00 Citicards Cbna, Po Box 6241,  
 Sioux Falls, SD 57117-6241  
 14360369 +EDI: CRFRSTNA.COM Aug 15 2019 06:53:00 Credit First N A, 6275 Eastland Rd,  
 Brookpark, OH 44142-1399  
 14360370 +EDI: DISCOVER.COM Aug 15 2019 06:53:00 Discover Fin Svcs Llc, Po Box 15316,  
 Wilmington, DE 19850-5316  
 14360371 +E-mail/Text: bankruptcy.bnc@ditech.com Aug 15 2019 02:51:02 Ditech Financial, LLC,  
 PO Box 6154, Rapid City, SD 57709-6154  
 14360372 EDI: IRS.COM Aug 15 2019 06:53:00 Internal Revenue Service, PO Box 21126,  
 Philadelphia, PA 19114  
 14360375 +E-mail/Text: unger@members1st.org Aug 15 2019 02:51:42 MEMBERS FIRST FCU,  
 5000 LOUISE DRIVE, Mechanicsburg, PA 17055-4899  
 14360374 +E-mail/Text: unger@members1st.org Aug 15 2019 02:51:42 Members 1st F C U, 5000 Louise Dr,  
 Mechanicsburg, PA 17055-4899  
 14360378 +EDI: RMSC.COM Aug 15 2019 06:53:00 Synch/car Care Pep Boy, C/o Po Box 965036,  
 Orlando, FL 32896-0001  
 14360379 +EDI: RMSC.COM Aug 15 2019 06:53:00 Synch/lowes, Po Box 956005, Orlando, FL 32896-0001  
 14360380 +EDI: RMSC.COM Aug 15 2019 06:53:00 Synch/walmart, Po Box 965024, Orlando, FL 32896-5024  
 14360809 +EDI: RMSC.COM Aug 15 2019 06:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 14360383 EDI: WFFC.COM Aug 15 2019 06:53:00 Wells Fargo, Credit Bureau Dispute Resoluti,  
 Des Moines, IA 50306  
 14363581 +EDI: WFFC.COM Aug 15 2019 06:53:00 Wells Fargo Bank, N.A., 435 Ford Road, Suite 300,  
 St. Louis Park, MN 55426-4938  
 14360384 +EDI: WFFC.COM Aug 15 2019 06:53:00 Wf Pll, P.O. Box 94435, Albuquerque, NM 87199-4435  
 TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
 Reading, PA 19606-2265  
 14360367\* +Citadel Federal Credit Union, 520 Eagle View Blvd, Exton, PA 19341-1119  
 14360377\* +Midland Funding, 350 Camino De La Reina S, San Diego, CA 92108-3007

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-4

User: Keith  
Form ID: 309I

Page 2 of 2  
Total Noticed: 34

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 16, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2019 at the address(es) listed below:

Anthony K. diDonato on behalf of Debtor Todd Fisher addonato@scaringilaw.com,  
dblack@scaringilaw.com  
REBECCA ANN SOLARZ on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf\_frpa@trustee13.com  
SCOTT F. WATERMAN (Chapter 13) on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)  
ECFMail@ReadingCh13.com, ecf\_frpa@trustee13.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>Todd Fisher</b>	Social Security number or ITIN	<b>xxx-xx-7875</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter	<b>13 7/19/19</b>
Case number:	<b>19-14573-elf</b>		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Todd Fisher	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	728 N. Reservoir Street Lancaster, PA 17602-3138	
<b>4. Debtor's attorney</b> Name and address	Anthony K. diDonato Scaringi Law 1366 Harrisburg Pike Lancaster, PA 17601	Contact phone 717 947 7874 Email: <a href="mailto:adidonato@scaringilaw.com">adidonato@scaringilaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: <a href="mailto:ECFMail@ReadingCh13.com">ECFMail@ReadingCh13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 8/14/19

**For more information, see page 2**

Debtor **Todd Fisher**

Case number **19-14573-elf**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>September 10, 2019 at 01:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>2901 St. Lawrence Ave, Reading, PA 19606</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </div> <div> <b>Filing deadline: 11/9/19</b> </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> </div> <div> <b>Filing deadline: 9/27/19</b> </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> <b>Deadline for governmental units to file a proof of claim:</b> </div> <div> <b>Filing deadline: 1/15/20</b> </div> </div> <hr/> <p><b>Deadlines for filing proof of claim:</b>          A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.          If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.          Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <div style="display: flex; justify-content: space-between;"> <div> <b>Deadline to object to exemptions:</b>          The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.       </div> <div> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors       </div> </div>	
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$249.55 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>10/24/19 at 10:00 AM</b> , Location: <b>Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	